

NELSON NEWS

A Newsletter for Active & Non-Medicare Retiree Participants of The Nelson Trust



The Nelson Trust 2027 Annual Open Enrollment

Monday, November 2, 2026 – Wednesday, December 2, 2026

Your benefits are an important part of your overall health and financial well-being. The Nelson Trust is committed to providing quality benefits, and there are several exciting enhancements coming in 2027.

¿Necesita este boletín en español? Llame al **800-811-8853**.

Enrollment Checklist

Your current 2026 benefit elections will continue for 2027 unless you need to report a family status change or update your information.

If you have a family status change—such as a marriage, divorce, birth, or adoption—or need to update your information, please complete the following by midnight Pacific Time on December 2, 2026:

- ✓ Log in to the Trust website:
ourbenefitoffice.com/nelson/benefits.
- ✓ Confirm your mailing address, phone number, and email address.
- ✓ Add or remove dependents (spouse and children, if applicable).
- ✓ Confirm dependent eligibility for everyone currently enrolled under the Trust.
- ✓ If you are married, provide information about your spouse's employment. See the Working Spouse Requirement on page 4.

Need help? Call the Trust Office at **800-811-8853**.



TIP: You can find Trust benefit plan documents and booklets under Resources on the website.



What's New for 2027?

The Nelson Trust is enhancing the medical and dental plans with improved coverage and new services designed to make it easier to access care and get more value from your benefits:

- **\$0 virtual care** visits for convenient care from home.
- **Lower and more predictable costs** for in-network Urgent Care, Ambulatory Surgical Centers, and Birth Centers.
- **New Premera Health Hub** with personalized virtual health and wellness programs.
- **Orthodontia coverage for adults and children**—a great new benefit for your smile!

Keep reading for more details about your 2027 benefits.

A Closer Look at Your 2027 Plan Changes

Medical Plan (Premera)

For 2027, your Premera medical plan includes several changes designed to make it easier—and less expensive—to access care when you need it.

Virtual Care

Starting in 2027, virtual care visits will be **FREE** to you and your covered family members. Virtual care lets you connect with a provider from the convenience of home and can be a great option for many routine, non-emergency health concerns.

Urgent Care

Beginning in 2027, all in-network Urgent Care visits will have the same cost sharing, regardless of where you receive care: **\$75 copay + 20% coinsurance**.

When you need care for a condition that is not an emergency, Urgent Care may be a lower-cost alternative to the Emergency Room.

For comparison, an in-network Emergency Room visit is **\$150 copay + 20% coinsurance**.

Ambulatory Surgical Centers (ASCs) and Birth Centers

You will pay less when you receive covered care at an in-network ASC or Birth Center. Your cost sharing will decrease from **20% after the deductible to 10% after the deductible**.

ASCs offer many procedures in a convenient, outpatient setting—often without the need for a hospital stay.

Services may include:

- Colonoscopies and endoscopies
- Cataract procedures
- Minor orthopedic procedures
- Some pain-management procedures
- Other outpatient surgeries

CONSIDER VIRTUAL CARE FOR...

- Colds, flu, and allergies
- Rashes and minor skin concerns
- Sinus or respiratory infections
- Urinary tract infections
- Minor stomach concerns
- Other routine, non-emergency health needs

TIP: If your provider recommends a procedure, ask whether an in-network ASC or Birth Center is an appropriate option for your care. Choosing the right setting may help lower your out-of-pocket costs.

Dental Plan (Delta Dental)

Additional Dental Enhancements

- **Extra care during pregnancy.** You will receive one additional covered dental cleaning during pregnancy. Regular dental care is an important part of maintaining good oral health during pregnancy.
- **Better coverage for porcelain restorations.** Tooth-colored restorations are now covered at the full porcelain rate instead of being reimbursed at the metal restoration rate.



MORE TO SMILE ABOUT IN 2027!

Starting January 1, 2027, your Delta Dental plan will include **orthodontia coverage** for both adults and children. This coverage can help with the cost of braces for eligible family members.

The plan will pay 50% of covered charges, up to a **\$2,000 lifetime maximum benefit**.



Introducing Premera Health Hub

Beginning in 2027, Premera Health Hub will give you and your eligible family members access to personalized, **FREE** health and wellness programs designed to help you reach your health goals.

Depending on your needs, programs may include expert care, online coaching, tracking tools, educational resources, and other personalized support.

How the Health Hub Can Help...

- Weight management
- Diabetes prevention & treatment
- Blood pressure management
- Digestion issues
- Fitness & exercise therapy
- Quitting smoking & tobacco
- Pregnancy & menopause support
- Mental well-being
- Other specialty care

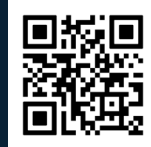
REACH OUT TO LEARN MORE

gosolera.com/premera

888-902-1410 | TTY: 711

Monday through Friday

6 a.m. to 6 p.m. PST



Health Hub also provides access to **virtual clinics** for certain chronic conditions, giving you convenient access to specialized care from home.

Who Is Eligible?

Health Hub programs are available to Premera members age 18 or older. Eligibility varies by program, and qualifying members can access these programs for **FREE**.

Getting Started

Beginning January 1:

- 1. Visit gosolera.com/premera.** Have your Premera member ID card ready to verify your health plan.
- 2. Identify your health goals.** Answer a few quick questions to find programs right for you.
- 3. Select a program.** Choose a recommended program or explore other available options.
- 4. Enroll.** Follow the registration instructions to get started.



THE NELSON TRUST

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Working Spouse Requirement

If your spouse has access to medical coverage through their employer, they are required to enroll in that coverage as their primary medical plan. The Nelson Trust medical plan will provide secondary coverage.

What You Need to Do During Annual Open Enrollment

If your spouse is enrolled in their employer's medical plan:

- If you have **already completed** the Working Spouse Form, you do **not** need to complete a new form. Simply confirm during Open Enrollment that your spouse is still working and enrolled in their employer's medical plan.
- If you **have not completed** the Working Spouse Form, affirm your spouse's status during Open Enrollment. The Trust Office will provide the form for your spouse's employer to complete.

If your spouse is not eligible for medical coverage through their employer:

You must still affirm this information during Open Enrollment.

These requirements help the Trust manage coverage responsibly and keep benefits strong for all participants.



IMPORTANT: ACTION NEEDED

If your working spouse is enrolled in The Nelson Trust medical plan, you may need to provide a Working Spouse Form completed by your spouse's employer.

The Trust Office will email additional instructions and the form to those of you with working spouses.